

## ABSTRACT OF THE DISCLOSURE

An automated way for sales establishments to extend point of sale (POS) cash transactions to allow consumers to save change or transfer discretionary funds into saving or donating accounts managed by a central clearinghouse. The system includes a network composed of consumer/payors with identification cards, neutral merchants who enter data and funds into remote POS terminals, central clearinghouse that offers/process accounts, and service providers for participating consumer/account holders, i.e. nonprofit giving, travel, mutual funds, savings, etc. The network provides consumers with a seamless, convenient, and painless way to save/donate every time they spend at multiple POS counter locations.

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